



HOUSING SUBCOMMITTEE

Feedback Form for Commission Meeting

DATE OF MEETING: 6/6/12

NAMES OF MEMBERS: Kevin Smith (HFHNCC), Matt Heckles (DSHA), Gina Miserendino (Delaware Housing Coalition, Jocelyn McBride (Central DE HFH)

BROAD ISSUES IDENTIFIED:

Foreclosure is higher among Hispanics and other minorities than whites.

Ability to obtain mortgage based on credit, and there is an issue of many Hispanics being non-banked.

SPECIFIC ISSUES IDENTIFIED:

DE Landlord code is in Spanish, but is it widely distributed?

How well do Hispanics know or have access to housing services and opportunities?

Even if there is information in Spanish at agencies and non-profits, what is the level of trust from the Hispanic community?

STATE GOALS:

Identify the barriers for Hispanics obtaining affordable rental or homeownership units.

Assess bi-lingual communication from non-profit agencies in regards to housing issues. i.e., how well are housing opportunities and issues being communicated to Hispanics?

Identify the agencies that are in the inner circle of trust regarding communication with the Hispanic population. For example La Esperanza and LACC.

ACTION STEPS TO ACHIEVE THE GOAL:

Kevin S. to draft a survey for subcommittee to review on assessing non-profits and agencies' level of bi-lingual communication and awareness of housing issues and opportunities.

Kevin S. to talk with Rashmi Rangan of Delaware Community Reinvestment Action Council about banking and credit issues for Hispanics, and their involvement on the subcommittee.

Kevin S. to talk with La Esperanza and LACC about their awareness of housing issues and opportunities – are other agencies communicating to them about housing issues and opportunities?

TIME FRAME TO BE COMPLETED: One – two months

Sources of Information:

Analysis of Impediments to Fair Housing Choice

Delaware Statewide Housing Needs Assessment 2008-2012

Impacts of Changes in the Home Mortgage Market on Hispanic Homeowners in Pennsylvania and Delaware

http://www.trfund.com/resource/downloads/policypubs/FHLB_Hispanic_Aug09.pdf